

Frederick County Department of Housing and Community Development

520 North Market Street

Frederick, MD 21701

www.frederickcountymd.gov/housing



COMMUNITY PARTNER INCENTIVE PROGRAM (CPIP)

Purpose of Program

The CPIP is a partnership between the Frederick County Department of Housing and Community Development (Housing) and the Maryland DHCD Community Development Administration (CDA) to provide additional down payment and closing cost assistance to homebuyers. The homebuyer must obtain a Maryland Mortgage Program (MMP) loan and a homebuyer assistance loan approved by Frederick County Housing. CDA then provides a CPIP match up to its current limit and not to exceed the Housing loan.

Homebuyer Criteria

1. Must have obtained a CDA/MMP loan. Note: Private lenders originate the loan.
2. Must be approved for a homebuyer assistance loan by Frederick County Housing.
3. Must meet criteria of each qualifying program.

Eligible Housing Units

Eligible properties include both existing homes and new home construction. Unit types include single family, one-unit residence, including townhouses, detached or semi-detached homes, condominium units, and modular or manufactured homes with the State seal of approval for code compliance. The dwelling cost may not exceed the maximum dollar limitation established by the partner homebuyer program.

Loan Amount

Through CDA the total CPIP match contribution being provided to the homebuyer will not exceed \$2,500. This is in addition to the partner program contribution. The CPIP assistance will be in the form of a 0% deferred loan. CDA will be responsible through the lender for providing the CPIP assistance at the settlement of the homebuyer's CDA/MMP loan.

Application Process

An interested homebuyer must first obtain a CDA/MMP loan. Information and a list of local lenders are available at www.mmprogram.org. Applications for both the CPIP and the Housing homebuyer program are available online at www.frederickcountymd.gov/housing or by calling 301-600-6711. Applications will be reviewed and approved on a first come first served basis for compliance with the program criteria, as funding permits for both CPIP and Housing. Note: CDA reserves the right to change the amount of assistance to be provided under CPIP and/or the terms of the assistance, not less than 30 days after notifying Housing of any changes.

Administration and Appeal

An applicant dissatisfied with a decision of the Director of the Department of Housing and Community Development may appeal to the Director of Citizens Services by filing a written request for review within ten business days of receiving the denial letter. Applicants may write to Director of Citizens Services, 520 North Market Street, Frederick, Maryland 21701. The Director of the Citizens Services Division shall conduct the review and reply to the applicant within ten business days of receipt of the appeal letter.

For More Information

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